



# Fiducian Surrey Hills

October/November 2010

[www.fiducianfs.com.au](http://www.fiducianfs.com.au)

## End of Year - Client Briefing



On Tuesday 16th November we will be holding our end of year Client Briefing. We hope you can join us for this event and share a Christmas drink. Please find the invitation attached with all the details. Christmas is not too far away and proves to be a very busy time for everyone; therefore you may want to enter this date into your diary now.

## A Good Cause

These coming months the Fiducian Surrey Hills Office will be collecting toys and non perishable items to give to Charity this Christmas Time.

If you have any items please feel free to join our cause & help the Peninsula Toy Run & K-Mart Wishing Tree. Donations can be dropped at our office from now until the middle of December. For more information on delivery options call Maree on 9279 6300 or your Fiducian Financial Adviser.

## A Very Good Choice!

### “Why I Live Where I Live”

Come with me as we drive into a “gated community”, up a slightly undulating road with appealing townhouses that are nestled in attractively sculptured gardens, turn a corner and come on in.

### Welcome to “Our Place”

Burwood Terrace is a wonderful Retirement Village in which to live. After a few days we were convinced that our decision, almost 6 years ago, was ideal for our more mature years.



Forget the fears, ignore the myths, just have a peep, hear the story and meet the people.

Our comfortable Townhouse has a large living area, 2 bedrooms, 2 bathrooms, laundry, garage, paved backyard with an elevated garden (no mowing) and attractive front garden. The alternative was an Apartment in the main building.

### Activities abound

Suit your inclination. Gym, bowls, croquet, table tennis, snooker and a walking group are some of the active pursuits. Everything is within easy walking distance.

Embroidery, craft, art, woodwork, cards and worship enable involvement in the area of your choice.

### People are the Key

Friendly, unobtrusive neighbours, provide a ready support system. They bring in the garbage can, water the garden, share information and become an on-site ‘Neighbourhood Watch’ when you are away. They care, know about pain, illness, grief, giving and receiving sympathy. Their kindness renews your spirit and increases your vitality.

### Generational Change

Nowadays, family may live at a distance or be preoccupied with their own interests. Some mature age people, especially singles, feel isolated and forgotten; but not where we live.

### Ditch the Myths

- Live in each other's pocket.
- Can't do as you please.
- Give up independence.
- Lose your privacy.
- It's only for old people.
- I'm not old enough.



### So old man what do you do?

I'm an active Financial Planner, Chair of a School Board, President of the Resident's Association and Committee, occasional Preacher, Volunteer and keen on table tennis. Remember to add in Husband, Parent and Grandparent.

Clem A. Dickinson



## 10 tips to protect your financial identity

**1. Always visit the website of an organisation by typing the web address into your browser.** If you receive an email inviting you to click on a link, always type the web address into your browser or confirm the contact. Be wary of emails from your bank. Why? These may be phishing (email), vishing (phone) or smishing (SMS) scams, which try to grab your personal details by taking you to a hoax website that often looks genuine.

**2. Treat social networking sites in the same way as face to face meetings.** Think carefully about what information you put on Facebook, MySpace etc and limit access to your profile. Don't be tempted to add friends who you do not know. You would not give all your personal details to someone in a meeting so why reveal it online?

**3. Disable pop-ups in your browser.** Pop-ups are not only annoying, clicking on the pop-up message may allow others to download and install a program on your PC aimed at spying or identity theft. They may even download a keylogger that records the keys you press and sends details to the scammer.

**4. Make your passwords hard to guess.** Use combinations of letters, numbers & punctuation & change them frequently. Using any single word or easy number combination, for example your pet's name or your birthday, makes it easy for scammers. Email is not secure. Scammers can intercept your email, find out your email address and guess your online email password. Never put financial information (such as account numbers, credit card numbers, PIN or passwords) in an email.

**5. Always click the 'log out' button when banking online.**

When you visit secure sites (such as your bank website or email account), make sure you always log out. Avoid using public computers for confidential purposes because even if you are logged out, the details of your activities are still stored on the PC. If it's a public computer, or any computer someone else can access, scammers can use it for identity theft.

**6. Check whether the website is secure.** If you're asked to provide information, check that the details in the address bar of the browser start with 'https' (the s stands for 'secure').

**7. Check your credit report at least once a year.** You can get a free copy of your credit report from these Credit Reporting Agencies: My Credit File (Veda Advantage), Dun and Bradstreet and Tasmanian Collection Service. By checking your credit report you can make sure no-one is using your name to borrow money or run up debts.

**8. Thoroughly check your account statements.** Check you have received all expected account statements. Follow up any unfamiliar transactions by contacting your bank or financial institution. A missing letter could indicate that a thief stole the letter from your letterbox or changed your billing address.

**9. Destroy personal information – don't just throw it out.** You should shred, cut up or burn old bills, account statements or cards to prevent scammers from getting hold of your personal information. Scammers can go through your rubbish in the hope of finding personal information.

**10. Lock your letterbox.** Make sure you have a secure lockable letterbox. Check the letterbox regularly and remove mail shortly after it has been delivered. Identity thieves can easily steal letters from unlocked letterboxes.

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